

**SNAPSHOT of HOME Program Performance--As of 09/30/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Muskegon**

State: **MI**

PJ's Total HOME Allocation Received: **\$5,650,919**

PJ's Size Grouping\*: **C**

PJ Since (FY): **1994**

| Category   | PJ       | State Average | State Rank | Nat'l Average    | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|------------|------------------|------------------------------|---------|---------|
|  |          |               |            |                  | Group                        | C       | Overall |
| Program Progress:  |          |               |            | PJs in State: 20 |                              |         |         |
| % of Funds Committed   | 100.00 % | 93.28 %       | 1          | 94.94 %          | 100                          | 100     |         |
| % of Funds Disbursed   | 99.66 %  | 84.84 %       | 1          | 84.35 %          | 98                           | 99      |         |
| Leveraging Ratio for Rental Activities                           | 0.23     | 3.17          | 16         | 4.59             | 7                            | 5       |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 100.00 % | 89.20 %       | 1          | 81.38 %          | 100                          | 100     |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 95.28 %  | 71.50 %       | 1          | 68.05 %          | 90                           | 93      |         |
| Low-Income Benefit:  |          |               |            |                  |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 70.97 %  | 87.38 %       | 16         | 79.65 %          | 21                           | 21      |         |
| % of 0-30% AMI Renters to All Renters***                         | 48.39 %  | 51.82 %       | 12         | 44.76 %          | 53                           | 56      |         |
| Lease-Up:  |          |               |            |                  |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 87.10 %  | 97.46 %       | 17         | 94.31 %          | 14                           | 13      |         |
| Overall Ranking:   |          |               | In State:  | 14 / 20          | Nationally:                  | 54 53   |         |
| HOME Cost Per Unit and Number of Completed Units:                |          |               |            |                  |                              |         |         |
| Rental Unit  | \$15,218 | \$26,516      |            | \$25,245         | 62 Units                     | 30.40 % |         |
| Homebuyer Unit   | \$38,565 | \$17,545      |            | \$14,395         | 141 Units                    | 69.10 % |         |
| Homeowner-Rehab Unit   | \$83,173 | \$22,771      |            | \$20,186         | 1 Units                      | 0.50 %  |         |
| TBRA Unit  | \$0      | \$6,250       |            | \$3,142          | 0 Units                      | 0.00 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Muskegon MI

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

PJ:  
State: \*  
National: \*\*

| Rental   | Homebuyer | Homeowner |
|----------|-----------|-----------|
| \$18,732 | \$74,957  | \$83,173  |
| \$80,925 | \$72,008  | \$19,362  |
| \$88,539 | \$71,594  | \$22,853  |

CHDO Operating Expenses:  
(% of allocation)

PJ: 3.5 %  
National Avg: 1.1 %

R.S. Means Cost Index: 0.89

| RACE:                                    | Rental %   | Homebuyer %  | Homeowner %   | TBRA %  |
|--|--|--|---|---|
| White:                                   | <span style="border: 1px solid black; padding: 2px;">51.9</span> | <span style="border: 1px solid black; padding: 2px;">34.3</span> | <span style="border: 1px solid black; padding: 2px;">100.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">42.6</span> | <span style="border: 1px solid black; padding: 2px;">58.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">1.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### ETHNICITY:

|          |   |   |   |   |
|----------|---|---|---|---|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">3.7</span> | <span style="border: 1px solid black; padding: 2px;">5.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
|----------|---|---|---|---|

### HOUSEHOLD SIZE:

|                    |  |  |   |   |
|--------------------|--|--|---|---|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">33.3</span> | <span style="border: 1px solid black; padding: 2px;">21.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">42.6</span> | <span style="border: 1px solid black; padding: 2px;">19.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">5.6</span>  | <span style="border: 1px solid black; padding: 2px;">22.6</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">13.0</span> | <span style="border: 1px solid black; padding: 2px;">17.5</span> | <span style="border: 1px solid black; padding: 2px;">100.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">3.7</span>  | <span style="border: 1px solid black; padding: 2px;">13.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">1.9</span>  | <span style="border: 1px solid black; padding: 2px;">5.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### HOUSEHOLD TYPE:

|                        |  |  |   |   |
|------------------------|--|--|---|---|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">38.9</span> | <span style="border: 1px solid black; padding: 2px;">41.6</span> | <span style="border: 1px solid black; padding: 2px;">100.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">9.3</span>  | <span style="border: 1px solid black; padding: 2px;">5.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">29.6</span> | <span style="border: 1px solid black; padding: 2px;">27.7</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">9.3</span>  | <span style="border: 1px solid black; padding: 2px;">24.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">13.0</span> | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>   | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |  |   |
|----------------|--|---|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> # |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |   |
| Other:         | <span style="border: 1px solid black; padding: 2px;">14.8</span> |   |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">85.2</span> |   |

# of Section 504 Compliant Units / Completed Units Since 2001 1

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Muskegon

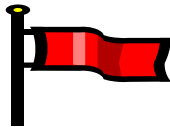
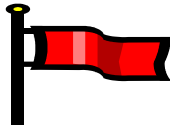
State: MI

Group Rank: 54  
(Percentile)

State Rank: 14 / 20 PJs

Overall Rank: 53  
(Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS | RED FLAG  |
|-------------------------------------|---|------------|------------|---|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00%   | 100        |   |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 47.30%   | 95.28      |   |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | 70.97      |   |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 89.50%   | 87.1       |  |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.060    | 15.78      |  |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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